



Recording Requested By:
USAA FEDERAL SAVINGS BANK

09/06/2006 08:38:34 AM

Fee: \$31.00

When Recorded Return To:

CHRISTOPHER R FELKER
4519 LOMBARD DR
KLAMATH FALLS, OR 97603

SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE

USAA #:0702075149 "FELKER" Lender ID:10077/1699120755 Klamath, Oregon PIF: 08/14/2006
MERS #: 100105600016948050 VRU #: 1-888-679-6377

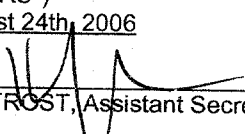
The undersigned is the present beneficiary and owner and holder of the Note and the Deed of Trust, Dated: 07/12/2005 made by CHRISTOPHER R FELKER AND ANGELA RAE FELKER as the original Grantor(s), to FIDELITY NATIONAL TITLE INSURANCE COMPANY, as the original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as the original beneficiary, which Deed of Trust was recorded on 07/12/2005 in Book/Reel/Liber: M05 Page/Folio: 53375, in the official records of Klamath County, Oregon

The undersigned HEREBY SUBSTITUTES FIRST AMERICAN TITLE COMPANY,, Trustee in lieu of the above named Trustee under said Deed of Trust.

FIRST AMERICAN TITLE COMPANY, hereby accepts said appointments as Trustee under said Deed of Trust and, as Successor Trustee, pursuant to the request of said Owner and Holder and in accordance with the provisions of said Deed of Trust does hereby reconvey, without any covenant or warranty express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned under said Deed of Trust.

IN WITNESS WHEREOF, the present beneficiary and FIRST AMERICAN TITLE COMPANY, have caused these presents to be executed by their duly authorized officers on the dates below written.

Mortgage Electronic Registration Systems,
Inc. ("MERS")
On August 24th, 2006

By: 
KATIE FROST, Assistant Secretary

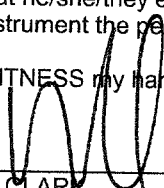
By FIRST AMERICAN TITLE COMPANY, as
Trustee
On August 24th, 2006

By: 
Stacy Paul, ASSISTANT SECRETARY

STATE OF Iowa
COUNTY OF Black Hawk

On August 24th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared KATIE FROST, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,


M. CLARK
Notary Expires: 05/17/2007 #728505

M. CLARK
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 728505
MY COMMISSION EXPIRES MAY 17, 2007

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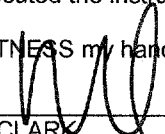
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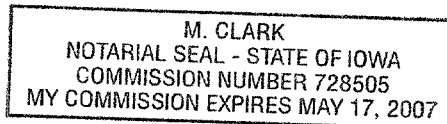
SUBSTITUTION OF TRUSTEE & DEED OF RECONVEYANCE Page 2 of 2

STATE OF Iowa
COUNTY OF Black Hawk

On August 24th, 2006, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared Stacy Paul , ASSISTANT SECRETARY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,


M. CLARK
Notary Expires: 05/17/2007 #728505



(This area for notarial seal)